

STATE CONVENTION BENEFITS FOR SBC CHURCHES

You already understand the importance of planning ahead for your retirement years, but what if a simple contribution adjustment now could provide financial protection later?

At GuideStone®, you can enroll in the Southern Baptist Churches 403(b)(9) Retirement Plan — helping you enhance your financial security. And while you invest to protect your future, many state Baptist conventions provide additional valuable benefits based on your retirement plan participation and contributions.

These benefits are designed to help protect you and your family in the event of disability and/or death. You may receive these benefits if you or your church make a \$50 monthly contribution to your account and meet the eligibility requirements of your state convention.

State convention benefits include:

• Disability Income Benefit

This benefit provides an income of up to \$500 per month if you become disabled — with the maximum payout lasting 60 months (five years). Additionally, \$35 is contributed to your retirement account each month of your disability. To be considered eligible, the disability must have occurred prior to age 65. You may contact GuideStone directly to request application forms or to discuss disability income payment options.

• Survivor Protection Benefit

This benefit is paid to your beneficiary if you die prior to retirement. The benefit amount depends upon a participant's age at death but can be as much as \$100,000*. It is paid in addition to the accumulations in your retirement account.

• Retirement contribution from your convention

Your state Baptist convention may choose to make an annual discretionary contribution to your account should you and your church meet the respective eligibility requirements of your convention.

Survivor Protection Benefit

YOUR AGE AT DEATH	MAXIMUM BENEFIT PAYABLE*
35 & under	\$100,000
36–45	\$75,000
46–55	\$50,000
56–65	\$25,000
66–70	\$16,000
71 & over	\$10,000

“Compare the Church Retirement Plan at GuideStone to any retirement program on the market, and you’ll see there is nothing else that comes close to offering Southern Baptist ministers and church employees the same features, benefits and tax advantages.”

— O.S. Hawkins, President & Chief Executive Officer

Visit [GuideStone.org/SBCChurchBenefits](https://www.guidestone.org/SBCChurchBenefits) to learn more and find out if your state Baptist convention provides these benefits.

To enroll in the Church Retirement Plan, visit [GuideStone.org/ChurchPlan](https://www.guidestone.org/ChurchPlan).

*Eligible participants earn 1/12 of the value of these benefits for each month of participation in the Church Retirement Plan in the 12 months immediately preceding your death or disability.


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